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## BONUS RAID VIEWED IN OFFICIAL EYES

Comptroller Would Advise Banks Not to Lend on Certificates.

RUINOUS, SAYS GLASS

Senator Williams of Mississippi Opposes Capitalizing Patriotism.

DISGRACE, AVERS BORAH

Friends in Congress Suggested Bonus Pledges MacNider Declares.

Special Dispatch to THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., Aug. 22.

Following are some expressions of opinion regarding the bonus plan from men who are leaders in the nation's official life:

Comptroller of the Currency Crisinger to the House Ways and Means Committee: "If my advice is requested by national banks I would advise them not to make loans on the insurance certificates. I know of many banks which cannot loan one-tenth of one per cent. on long time certificates."

Former Governor Harding of the Federal Reserve Board: "I believe the service certificates will be a good thing for the ex-service men, but I don't believe they will help the banks or business of the country."

Senator Carter Glass, Democrat, of Virginia, and Secretary of the Treasury in the Wilson Cabinet: "At all events and whatever betide, I shall not vote for a bill which, in my judgment, would be ruinous to the country, embracing in its evil effects and numbering among its victims ex-service men along with the rest."

Would Threaten Disaster.

Senator Frelinghuysen (Rep., N. J.): "The President advises, the Secretary of the Treasury advises and the great majority of able men who have studied the situation advise that the passage of the bonus bill at this time would expose the nation to the risk of disaster."

Senator Shields, Democrat, of Tennessee: "My duty as a Senator to the ex-service men and the entire country is such that I cannot bring myself to vote for the bonus bill."

Senator Moses, Republican, of New Hampshire: "In common with the great majority of Senators I have been under a promise to support adjusted compensation legislation. I am rising here now in advance of the measure coming to us in order that those to whom such promise has been made may know that I cannot go forward with it at the present time."

Senator John Sharp Williams, Democrat, of Mississippi: "Why am I opposed to the bonus? Because I am opposed to commercializing and capitalizing patriotism."

Senator Borah, Republican, of Idaho: "I haven't any respect for the man who buys office even though he pays for it with his own money. But the most ally creature which disgraces American politics is the man who buys office by paying for it out of the public treasury and charges his venal political obligations to the taxpayers."

No Bonus for Patriotism.

Senator Underwood, Democrat, of Alabama: "I am not for a bonus bill. Men should serve their country as a patriotic duty. The glory of having served their country is a priceless possession."

Senator Nelson, Republican, of Minnesota: "The men with whom I served in the civil war did not ask for a bonus. It is a reflection on the patriotism of the men who were better cared for in the world war to ask for it now."

Senator Myers, Democrat, of Montana: "I am opposed to a bonus for former service men because I believe it wrong in principle and also because I know the business conditions of the country do not justify it."

Senator Fernald, Republican of Maine: "I know that the sentiment of my State (Maine) is not in favor of paying a bonus to able-bodied ex-service men, but does favor the tenderest care for the disabled victims of the world war."

Senator Wadsworth, Republican: "I don't believe that the majority of ex-service men in the country favor this legislation. I am absolutely convinced the people as a whole do not approve of it."

Senator King, Democrat: "I think the general opinion of the country is opposed to the bonus. The impression has gone abroad that the President is opposed to it and he certainly is more popular than the Congress which is supposed to be for it."

Senator Dial, Democrat: "What we want in this country is more of the patriotic spirit and less of that which demands public funds for patriotic services on the first excuse."

Commander John T. Nolan of the National Disabled Soldiers League: "The passage of a bonus bill at this time will endanger the chances of obtaining proper appropriations for hospitalization, vocational training and compensation for sick and wounded soldiers in years to come. It behooves all disabled soldiers to see that their interests are not sacrificed by the passage of this bonus bill."

Arguments for the Bill.

Some of the arguments advanced in favor of the bill:

Senator McCumber, Republican: "The conditions which prompted the President to urge the Congress to kill the bonus bill no longer exist. There is no reason why a bonus bill should be postponed beyond this Congress and it will not be if I can prevent it."

Senator Walsh, Democrat: "Now the time has come when we should be honest and frank with the soldiers on this proposition. The bonus bill has been kicked about Congress for three years. We have not got anywhere on the proposition because the majority of Senators keep on dodging the issue."

Representative Mondell, Republican leader of the House: "This bill has been amended so that the drain on the Treasury for the next three years will be no more than that caused by the road program which will be presented here in a few days."

Representative Oldfield, Democrat: "This bill is a gold brick, but I shall vote for it."

Commander MacNider of the American Legion: "The men who served in the world war did not ask for this legislation. It was suggested by their friends in Congress, who pledged themselves to vote for a bonus. The American Legion believes those pledges shall and will be carried out."

## ADMINISTRATION'S VIEW IS, FIRST, FIND CASH FOR BONUS

Special Dispatch to THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., Aug. 22.

THE arguments for and against the \$5,000,000,000 bonus raid have covered a wide range of reasoning during the bitter controversy over the subject. The most impressive arguments against the enterprise have come from the highest officials of the Government. In a letter to the leaders of the House of Representatives in February last President Harding said in part:

"I continue to be my best judgment that any compensation legislation enacted at this time ought to carry with it the provisions for raising the needed revenues, and I find myself unable to suggest any commendable plan other than that of a general sales tax. . . . If Congress will not adopt such a plan it would be wise to let the legislation go over until there is a situation which would justify the large outlay."

In expressing his opposition to the bonus scheme Secretary of the Treasury Mellon said in part:

"The revision of the tax laws, therefore, so as to adjust them to present conditions and at the same time to produce sufficient revenues to meet the existing requirements of the Government is a matter of great difficulty, and even without the burden which would be imposed by the bonus, industrial and commercial earnings during the current year have so decreased that it is a matter of grave concern to the Treasury as to the amount of revenue that will be received in 1923. The result would be a serious injury and loss to the whole community and in the long run even the veterans themselves would lose far more than they would gain."

## BONUS BATTLE OPENS IN THE SENATE TO-DAY

Continued from First Page.

supporters of the bonus cling for ultimate success is that the President can finally be induced to accept the measure. Senators who have talked with him recently are absolutely convinced that he will not permit his personal sympathies to influence him in favor of the measure which he has repeatedly declared to be fraught with disastrous consequences to the people of the country.

Commander MacNider and his subordinates in the American Legion appear to be confident the President will eventually swing around to their way of thinking and approve the bill which the Senate will send to him if conditions now existing in that body prevail when a vote is taken. The basis for the confidence of the American Legion politicians is contained in this declaration of one of them to-day:

"We know the President is a good fellow. We know he sympathizes with the boys who want the bonus. He knows that almost 90 per cent. of the people of the country are in favor of giving it. Mellon and the bankers and the big newspapers have scared him into thinking that the whole-hearted people of the country will refuse to pay a little more taxes for the benefit of the bonus."

Calls Opposition Selfish.

"He knows the opposition to the bonus is selfish and unpatriotic. The President is wholehearted and will see through this. He knows better than any one else that the country can find the money if it wants to give the boys a little recognition. We haven't any doubt when the situation is explained to him he will prove that he is the good fellow that we think he is."

This estimate of the President is also shared and reflected in the statements of some of the bonus supporters in the Senate. It is one of the star arguments used in urging Senators opposed to the McCumber bill or those who still hold a neutral position on it.

Speculation over the ultimate lineup in the Senate after various substitutes for and amendments to the McCumber plan have been thoroughly prospected provide an agreeable but profitless subject for controversy. The support of a number of Senators, mostly Democratic, is predicated on the acceptance of some particular plan for financing the McCumber scheme. The bill which will go before the Senate tomorrow does not contain any revenue feature or even suggest where the money to pay the shot will come from. Eventually, of course, it must come out of the pockets of the taxpayers.

Several Senators who realize the extent of popular resentment against the imposition of further taxes do not endorse this omission. Some of them will attempt to rectify it. Mr. McCumber, on the Republican side, and Mr. Walsh, on the Democratic, who will lead the fighting for the bonus bill, will oppose any movement to amend it on the ground that support was obtained for it on this condition.

That the McCumber edition of the bonus enterprise will be vigorously fought is indicated by the preparations which Republican and Democratic Senators opposing it are making for the fray. They have vetoed every suggestion for a compromise.

PRISON REVOLT CHIEFS PUT IN SOLITARY CELLS

Quiet Restored After Mutiny of 500 at Trenton.

Special Dispatch to THE NEW YORK HERALD.

TRENTON, N. J., Aug. 22.—With ten ringleaders in solitary confinement and 500 other convicts deprived of their accustomed privileges the New Jersey State Prison had quieted down to-day after yesterday's revolt.

Joseph S. Hoff, principal keeper, said he was investigating the affair and the men meantime will be confined to their cells.

The trouble originated in dissatisfaction of prisoners who thought their portions of peaches and cream too small.

Hoff said the peach matter might have been a subterfuge. The ringleaders will lose their right to commutation for good behavior, equivalent to two months a year.

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## SENATE BONUS BILL, LACKS FINANCE PLAN

It Is Virtually Twin of Measure Passed by House, Except One Feature.

LAND SETTLEMENT OUT

Final Cost of Proposed Raid Estimated at From Five to Seven Billions.

Special Dispatch to THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., Aug. 22.

The McCumber bonus bill, which will be brought before the Senate to-morrow, is legislatively known as "the veterans' adjusted compensation bill," and with the exception of the "land settlement" option feature adopted by the House it is practically the same as the bill passed through that chamber on March 22. The land feature, which the Treasury estimated would cost \$18,000,000,000 if selected by all beneficiaries of the bonus scheme, was greatly modified by the Senate Finance Committee.

The purpose of the bill, according to Chairman McCumber, is to "correct the inequalities suffered by those who performed actual soldier duties and received meager soldier wage."

The bill gives an adjusted service credit of \$1 a day for each day's service in the United States or \$1.25 a day for each day's service overseas or abroad. The credit cannot exceed \$625 in the case of overseas service and \$500 in the case of home service.

List of Options.

Each veteran has the right to avail himself of any one, but only one, of the following options:

1. Adjusted service pay. This plan is limited to veterans whose adjusted service credit is not more than \$50.

2. Adjusted service certificate.

3. Vocational training aid.

4. Farm or home aid.

5. Land settlement aid.

Under the House bill the veteran was required to make an application for his chosen plan on or before July 1, 1923. The Finance Committee struck out this limitation and permits the veteran to make application at any time after the passage of the act.

The bill permits any veteran whose adjusted service credit is not more than \$50 to receive such amount in cash. It is estimated that the maximum payments under this plan will not exceed \$16,000,000.

It is estimated that 85 per cent. of the veterans would select the adjusted service certificate option. That plan permits the veterans to receive a paid insurance policy payable at the end of twenty years. The House bill provides that all of the certificates shall be dated October 1, 1922. The Finance Committee recommends that this provision be changed to January 1, 1923.

Certificate's Face Value.

If the veteran chooses the insurance plan the face value of his certificate will be 25 per cent. greater than his adjusted service credit, together with interest thereon, at 4 1/2 per cent. per annum compounded annually for twenty years. In the event of the veteran's death prior to the maturity of the certificate his beneficiary or estate will receive the face value of the certificate.

The loan basis of certificates is defined to be the amount of the adjusted service credit plus interest thereon from the date of the certificate to the date of paying the loan at a rate of 4 1/2 per cent. per annum compounded annually. The rate of interest that can be charged upon such loans by a bank cannot exceed by more than 2 per cent. per annum the rate charged at the date of the loan for the discount of commercial paper by the Federal Reserve Bank for the Federal Reserve district in which the bank is located.

After three years and up to six years after the date of the certificates the Government is authorized to loan to the veteran on his certificate \$5 per cent. of the adjusted service credit plus the interest compounded annually at 4 1/2 per cent. After six years the Government is authorized to make loans not to exceed 70 per cent. of the adjusted service certificate plus the interest.

No provision is made in the bill for financing it. The estimated cost of carrying out the provisions of the bill, according to the Finance Committee, is \$3,845,659,481. Senator Borah says it will approach \$5,000,000,000, while Senator Underwood figures the cost will be near \$7,000,000,000.

ARMY ABSOLVES COL. BECK.

WASHINGTON, Aug. 22.—Secretary of War Weeks has received a voluminous report made by the army board of investigation into the killing of Lieut. Col. Paul V. Beck by former Judge Jean Day of Oklahoma City early in April. The War Secretary said to-day he had not read the report, but it was indicated that the army officer was found by the board to be not guilty of misconduct.

Reports that the investigators had recommended that the evidence collected should be given to civilian authorities with a view of reopening the case in civilian courts for trial by former Judge Day could not be confirmed.

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